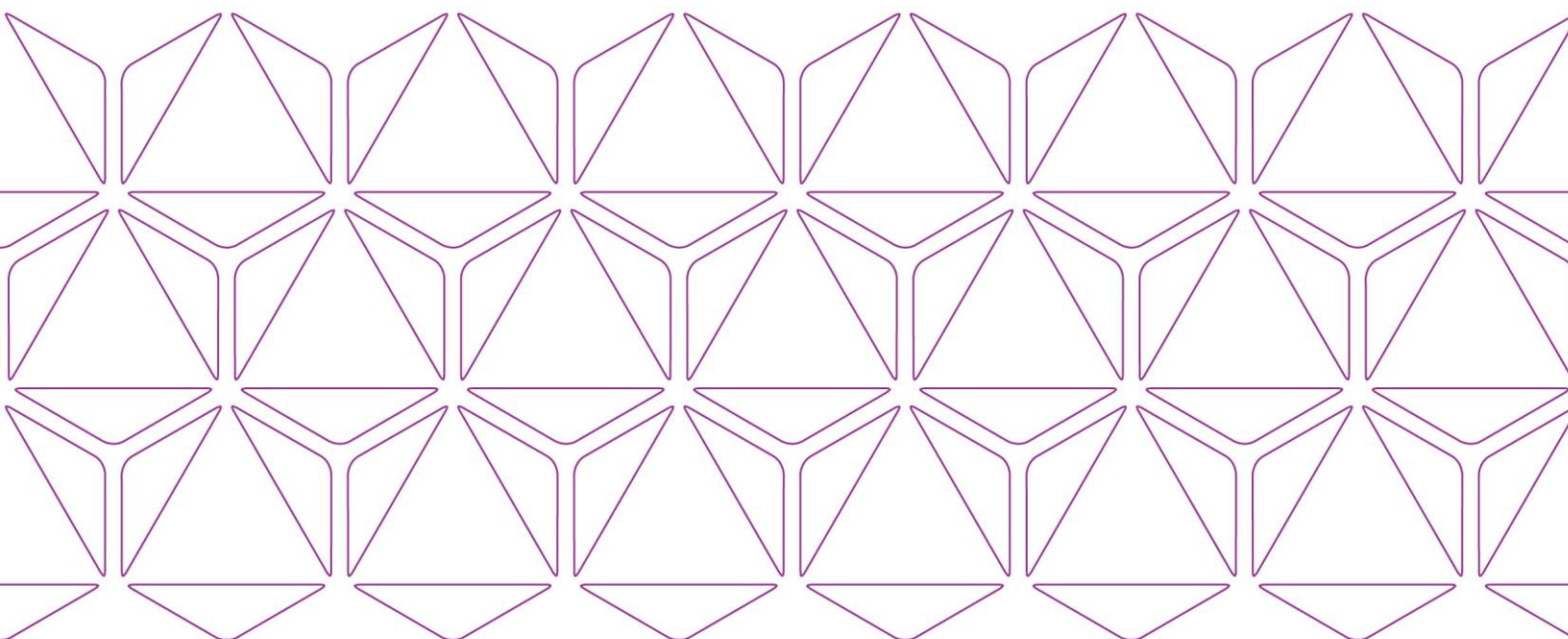


# Praemium Managed Accounts



## Investment Menu

15 December 2021



This Investment Menu is issued by Praemium Australia Limited  
(ABN 92 117 611 784, AFSL 297956).

The information in this document forms part of the Praemium Managed  
Accounts Product Disclosure Statement (PDS) dated 1 June 2020.

# Model Portfolio Profile: RN0001

## Sterling Resonant Conservative Portfolio

**Investment objective:** To outperform the Bloomberg AusBond Bank Bill Index by a minimum of 1.6% p.a. net of investment management fees and gross of transaction costs over rolling 4-year periods.

### Investment description

To invest in an actively managed diversified portfolio of direct Australian equity securities, managed funds and ETF's across a broad range of asset classes. The portfolio is optimised to aim for the highest level of return whilst remaining in the conservative portfolio allocation set out below. As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle, growth assets will average approximately 40%, while defensive assets will average approximately 60%. The portfolio invests a minimum of 40% in defensive assets (cash and fixed interest).

### Who is this option suitable for?

Investors who:

- seek a diversified portfolio with exposure to a broad range of asset classes;
- are able to invest for the suggested minimum time frame or more; and
- are prepared to accept the risk of capital volatility in order to achieve the long-term investment objective.

### Benchmark

Bloomberg AusBond Bank Bill Index plus 1.6% p.a.

### Number of securities

30 – 60,

### Suggested minimum model investment

\$200,000

### Standard Risk Measure

Risk Band 5 – Medium to high.

### Suggested minimum time frame

4 years

### Fees

Investment Fee	0.352% p.a.
Indirect Cost Ratio (approx)*	0.25% p.a.
Performance Fee	Nil

\* Indirect Cost Ratio (approx). Does not include Cash Holding Fee; see the PDS for further information.

Further information on all Model Portfolios can be found in the Scheme PDS at [www.praemium.com.au/resources](http://www.praemium.com.au/resources)

Asset allocation ranges (%)			
	Min	Target	Max
Australian Equities	0	16	35
International Equities	0	16	35
Property & Infrastructure	0	5	20
Alternatives	0	10	25
Australian Fixed Interest	0	21.5	70
International Fixed Interest	0	21.5	70
Cash	0	10	25

# Model Portfolio Profile: RN0002

## Sterling Resonant Balanced Portfolio

**Investment objective:** To outperform the Bloomberg AusBond Bank Bill Index by a minimum of 2.4% p.a. net of investment management fees and gross of transaction costs over rolling 5-year periods.

### Investment description

To invest in an actively managed diversified portfolio of direct securities, managed funds and ETF's across a broad range of asset classes. The portfolio is optimised to aim for the highest level of return whilst remaining in a balanced portfolio allocation set out below. As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle, growth assets will average approximately 60%, while defensive assets will average approximately 40%. The portfolio invests a minimum of 20% in defensive assets (cash and fixed interest).

### Who is this option suitable for?

Investors who:

- seek a diversified portfolio with exposure to a broad range of asset classes;
- are able to invest for the suggested minimum time frame or more; and
- are prepared to accept the risk of capital volatility in order to achieve the long-term investment objective.

### Benchmark

Bloomberg AusBond Bank Bill Index plus 2.4% p.a.

### Number of securities

30 – 60,

### Suggested minimum model investment

\$150,000

### Standard Risk Measure

Risk Band 6 – High.

### Suggested minimum time frame

5 years

### Fees

Investment Fee	0.352% p.a.
Indirect Cost Ratio (approx)*	0.25% p.a.
Performance Fee	Nil

\* Indirect Cost Ratio (approx). Does not include Cash Holding Fee; see the PDS for further information.

Further information on all Model Portfolios can be found in the Scheme PDS at [www.praemium.com.au/resources](http://www.praemium.com.au/resources)

Asset allocation ranges (%)			
	Min	Target	Max
Australian Equities	0	24	45
International Equities	0	24	45
Property & Infrastructure	0	5	25
Alternatives	0	10	25
Australian Fixed Interest	0	14.5	55
International Fixed Interest	0	14.5	55
Cash	0	8	20

# Model Portfolio Profile: RN0003

## Sterling Resonant Growth Portfolio

**Investment objective:** To outperform the Bloomberg AusBond Bank Bill Index by a minimum of 3.2% p.a. net of investment management fees and gross of transaction costs over rolling 6-year periods.

### Investment description

To invest in an actively managed diversified portfolio of direct securities, managed funds and ETF's across a broad range of asset classes. The portfolio is optimised to aim for the highest level of return whilst remaining in a growth portfolio allocation set out below. As a result, asset allocations may vary depending on market conditions and correlations, however it is expected that over a full economic cycle, growth assets will average approximately 80%, while defensive assets will average approximately 20%.

### Who is this option suitable for?

Investors who:

- seek a diversified portfolio with exposure to a broad range of asset classes;
- are able to invest for the suggested minimum time frame or more; and
- are prepared to accept the risk of capital volatility in order to achieve the long-term investment objective.

### Benchmark

Bloomberg AusBond Bank Bill Index plus 3.2% p.a.

### Number of securities

30 – 60,

### Suggested minimum model investment

\$100,000

### Standard Risk Measure

Risk Band 6 – High.

### Suggested minimum time frame

6 years

### Fees

Investment Fee	0.352% p.a.
Indirect Cost Ratio (approx)*	0.24% p.a.
Performance Fee	Nil

\* Indirect Cost Ratio (approx). Does not include Cash Holding Fee; see the PDS for further information.

Further information on all Model Portfolios can be found in the Scheme PDS at [www.praemium.com.au/resources](http://www.praemium.com.au/resources)

Asset allocation ranges (%)			
	Min	Target	Max
Australian Equities	0	32	55
International Equities	0	32	55
Property & Infrastructure	0	7	30
Alternatives	0	10	30
Australian Fixed Interest	0	7.5	35
International Fixed Interest	0	7.5	35
Cash	0	4	15